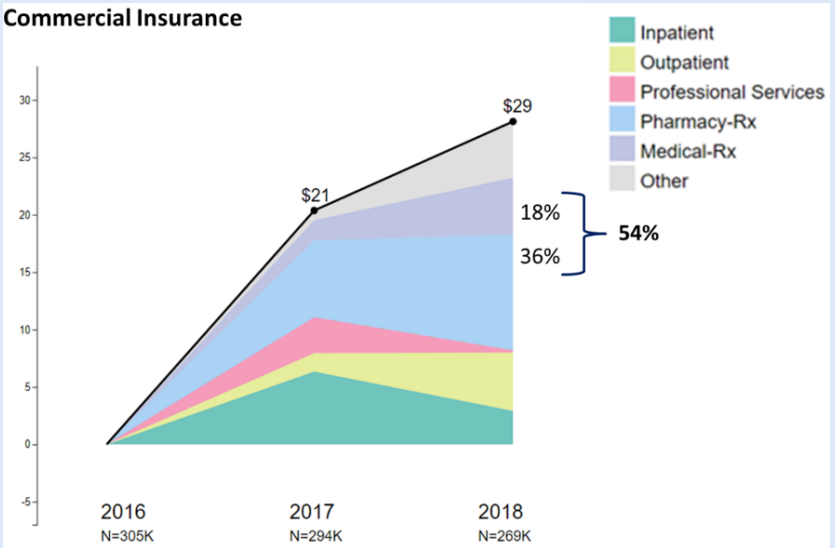


Rhode Island Health Care Cost Growth Project: Spotlight on Pharmacy Spending

In 2018, OHIC helped to lead the establishment of the RI Health Care Cost Trends Collaborative Project through which the State set a goal to keep overall annual health care spending increases at or below 3.2%. The first reports on how the state performed toward that goal will be released early in 2021. In addition, to ensure that action is taken to drive overall spending down, the project team has been analyzing factors that are driving growth in costs. The Steering Committee advising the project identified pharmacy spending as a significant and growing fraction of health care costs in Rhode Island.

Findings from an analysis of pharmacy spending from 2016-2018 showed that pharmacy price increases, not number of prescriptions, is driving spending. More than half (54%) of the increase in total commercial medical spending was driven by growth in pharmacy costs; in Medicaid managed care, pharmacy cost growth accounted for nearly half (41%) of total medical spend. The Steering Committee is now working to recommend a potential strategy to dampen price growth.

Cumulative Change in Per Member Per Month Spend (\$): 2016-2018



To see the full report, including this chart and the Medicaid Managed Care Organizations chart, [click here](#).

OHIC Payment and Care Delivery Advisory Committee Finalize Telemedicine Recommendations Report

The health care delivery system across the world has had to change dramatically this year as a result of the pandemic brought on by the spread of COVID-19. Telemedicine visits have proven to be an invaluable tool to both facilitate continuity of care while also reducing infection risk for patients and providers. To make telemedicine more widely accessible and facilitate its use during the pandemic, RI Governor Gina Raimondo issued Executive Order 20-06 in March of this year, which temporarily suspended certain telemedicine restrictions in the Rhode Island Telemedicine Coverage Act.

OHIC established the Telemedicine Subcommittee of the OHIC Payment and Care Delivery Advisory Committee to develop aligned recommendations to OHIC and Medicaid on future telemedicine policies. Individual participants included a broad range of stakeholders representing primary care, specialty care and behavioral health providers, hospital-based systems, community health centers, health insurers, business groups, and consumer advocacy organizations. The Telemedicine Subcommittee discussions were facilitated using a consensus-based approach where project staff presented background information about the policy choices, including policies implemented by other states, and considerations for or against adopting a particular policy.

The Telemedicine Subcommittee sought to make recommendations on how to maximize telemedicine's benefits and make it more widely accessible while also maintaining high standards for quality and safety. The group agreed that the State should continue to evaluate telemedicine's impact on quality outcomes, and cost, but it is widely accepted that telemedicine has been an integral part of Rhode Island's pandemic response, and will continue to play a larger role in health care delivery in the future. The final report with all of the group's recommendations will be available online soon. [Click here](#) to view the Telemedicine Subcommittee webpage.

Importance of Racial Equity for OHIC and RIPIN Consumer Outreach



OHIC recognizes the role that insurance regulators can play in addressing inequities and discrimination perpetuated either explicitly or implicitly in the industries they regulate. Health insurance must focus on the implementation of programs and practices that address the needs of marginalized communities.

OHIC's health insurance consumer outreach and support partners at the RI Parent Information Network (RIPIN) recognize that historically marginalized populations, especially people of color and individuals with limited English proficiency, frequently struggle to connect with the health care and support services they need. RIPIN is undertaking efforts to critically examine past and current performance in promoting racial justice in their work, beginning by determining gaps where particular Rhode Island communities are either unaware of or unable to access RIPIN consumer support services. RIPIN will be working with OHIC, other State partners, and community organizations working with underserved communities to implement concrete improvements to RIPIN's equity strategy.

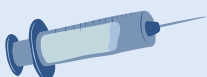
Rhode Island Parent Information Network (RIPIN) offers free support to any Rhode Islander with any kind of insurance who needs assistance with health care or health insurance. The RIPIN call center works with consumers from start to finish, ensuring that all of your issues are resolved. If you are looking to better understand your insurance benefits, trying to dispute a coverage denial, file an appeal, or any other insurance issue, call the RIPIN call center at [401-270-0101](tel:401-270-0101) to get the free support that you need.

Are You Having Trouble With Health Insurance Claims Or Denials?



Thanks to actions taken on the federal level, regardless of insurance type, the administration of federally approved COVID-19 vaccinations will be covered without any out-of-pocket expense (deductible, co-payment or cost-share).

COVID-19 Vaccines Covered Without Cost-Sharing Regardless of Insurance Type



Message from Commissioner Ganim

Dear Friends and Colleagues,

After serving as the Commissioner of OHIC since 2017, I will be retiring in early January 2021. In my 40 years of public service, both in and out of Rhode Island, leading the team at OHIC has been the honor and privilege of my career. We have made progress in making health care more accessible, equitable, and affordable in our state. I am confident that OHIC will continue to lead the transformation of health care delivery and financing, while aggressively protecting the rights of consumers, for many years to come.

One of the greatest challenges in health care is cost. OHIC works to contain health insurance premium costs in our state in many ways, while balancing patient access to needed services and the fair treatment of health care providers. What I am most proud of is the commitment OHIC's staff maintains to enhancing access and equity in mental health and substance use disorder treatment in Rhode Island. Work is beginning to expand this focus on equity-- to confront the critical racial and ethnic disparities and discrimination that have plagued health care systems in our state and nation.

None of this progress would be possible without the leadership and support of Governor Raimondo, the highly capable and dedicated OHIC staff, and our dedicated partners in state government (particularly, the Governor's staff, Health Source RI, the entirety of the Executive Office of Health and Human Services and the General Assembly). I want to extend a heartfelt thanks to the members of OHIC's Health Insurance Advisory Council, whose advice and guidance has been invaluable to me. OHIC faces numerous challenges to its efforts to address cost, access and equity issues, and we have been fortunate to be able to turn to networks of well-informed consumer advocates, community agencies, and the health care and business leaders throughout the state, to work together to identify solutions. The collaborative culture of our state should be a source of pride for all of us and is something for which I am grateful.

Sincerely,

Marie Ganim